

VA Benefits and Services



***"To care for him who
shall have borne the
battle and for his widow
and his orphan..."***

- Abraham Lincoln -



**VA benefits can
affect you now,
and for the rest
of your life...**



Compensation

A service-connected disability is a disease or injury incurred or aggravated while on active duty. The disability does not have to be combat or wartime related.

Compensation

Disability Examples

- **Torn knee ligament**
- **Amputation**
- **Heart disease**
- **Post traumatic stress (including the result of sexual trauma)**
- **Skin condition such as psoriasis**



Compensation

- **Disabilities are rated from 0% to 100%**
- **Payments begin with 10% ratings**
- **Additional allowance for dependents with 30% or higher rating**
- **Tax-free**



Compensation - *Related Benefits*

- VA health care for all rated service-connected conditions
- Vocational Rehabilitation & Employment services
- Federal employment preference
- Special adapted home grants
- Automobile grants
- Possible State and local benefits for veterans



Special Monthly Compensation

Women veterans who suffered loss of breast tissue related to military service

Benefit covers those losing 25% or more tissue from a single breast or from both breasts in combination.

Includes loss by mastectomy, partial mastectomy, or following radiation treatment.

Loss of a reproductive organ or its use
(uterus/ovaries removed)



PTSD

According to the National Center for PTSD, women in the military run a double risk of developing PTSD.

10% of women versus 4% of men for reasons ranging from battle stress and sexual harassment to assault.



20% of female veterans who served in Iraq and Afghanistan have been diagnosed with PTSD

27% of female Vietnam Veterans have been diagnosed with PTSD



Military Sexual & Other Personal Trauma

Definition: An event of human design that threatens or inflicts harm

Examples: Rape, Physical Assault, Domestic Battering, Robbery, Mugging, & Stalking



Military Sexual Trauma can lead to the development of major health problems

- Depression
- Eating Disorders
- Miscarriages
- Hypertension



HOMELESS WOMEN VETERANS

- 5% of homeless Veterans are women
- Risk factors among women include:

Trauma

Combat

Sexual

Poverty

Lack of affordable housing

Limited child care support

National Call Center **24/7** 1-877-4AID-VET
1-877-424-3838

Homeless Coordinators



VET CENTERS

Readjustment counseling services to
veterans and their families

Counseling for Survivors of Military Sexual
Trauma (sexual assaults or sexual
harassment)



VET CENTER INTEL

- Confidential
- Community Based
- Staff is 60% Veterans
- Staff is 41% Female
- Services are at no cost



Military Sexual Trauma

- 8-20% of service women have experienced MST
- Eligibility is based on veteran's report
- MST therapists are specially trained to provide care

To locate a Vet Center near you call

1-877-WARVETS (1-877-927-8387)

or

www.vetcenter.va.gov



Pension

Eligibility Requirements

- **At least 90 days of active military service (generally, 24 months for enlistments after September 7, 1980)**
- **At least one day of wartime service (combat service not required)**
- **Totally & permanently disabled, or attained age 65**
- **Within income limits to qualify for this benefit**



Compensation & Pension

How to Apply

- **Complete a VA Form 21-526
(*Veteran's Application for
Compensation and/or Pension*)**
- **Submit all documents to
appropriate VA Regional Office**
- **<http://vabenefits.vba.va.gov/vonapp>**



Compensation & Pension

Time Limit

- No time limit to apply for Compensation or Pension



Montgomery GI Bill – Ch.30

- **Character of service must be honorable**
- **Up to 36 months of benefits**
- **Benefits payable for up to 10 years following release from active duty**
- **Various education and training program options**
- **May be used while on active duty**



Post-9/11 GI Bill – Ch.33

An individual who served on active duty after 09/10/01 may be eligible for the Post-9/11 GI Bill if the individual—

- Served for an aggregate period of at least 90 days.
- ***Exception:*** *An individual discharged due to a service-connected disability after serving at least 30 continuous days on active duty after 9/10/01, may also be eligible.*



Education & Training

How to Apply

Internet:

- Apply on-line at www.gibill.va.gov under Electronic Application Form
or
- Call 1-888-GIBILL1 (1-888-442-4551) to request that the form be sent



Veterans' Group Life Insurance (VGLI)

- Lifetime renewable term insurance
- Premiums increase with age
- Maximum coverage=amount of SGLI at time of separation from service
- VGLI=conversion of SGLI to a civilian coverage policy
- Available in increments of \$10,000
- Convertible to a commercial policy at any time



Service-Disabled Veterans Insurance (S-DVI)

- Maximum coverage= \$10,000
- Eligibility for S-DVI coverage:
 - ✓ Discharged on or after April 25, 1951
 - ✓ No dishonorable discharge
 - ✓ Must apply within 2 years of notification of a **new** service-connected disability
 - ✓ Must be in good health, except for any service-connected disabilities



Supplemental Service-Disabled Veterans Insurance

- Available to totally disabled policyholders who have been approved for waiver on basic S-DVI
- Must be under age 65 to qualify for supplemental coverage= \$20,000
- Must apply within 1 year of approval of waiver of premiums on basic S-DVI coverage
- Same plans and premium rates as basic S-DVI
- Premiums can't be waived on the Supplemental S-DVI coverage



Features of a VA Loan



- No down payment
- Limitations on closing costs
- The right to prepay without penalty
- Funding Fee
- Negotiated interest rates
- Special assistance for veterans experiencing difficulty in making loan payments



Loan Purposes

- Buy a home
- Build a home
- Refinance existing loan
- Repair, alter, or improve a home
- Use only for property located in the US, its territories or possessions
- Must occupy the property as your home within a reasonable period of time



More Information?

**Visit Loan Guaranty
on the Internet at:**

www.homeloans.va.gov



BURIAL & SURVIVOR BENEFITS

- National Cemeteries
- State Veterans Cemeteries
- Headstone or Marker
- Burial Flag
- Presidential Memorial Certificates
- Burial Cost Reimbursement



Dependency & Indemnity Compensation (DIC)

- Monthly tax-free benefit paid to the surviving spouse of a veteran who died due to service-related condition.
- Currently, \$1,154 monthly
- Increased by \$286 for each dependent child



Benefits Usage by Women Veterans

Compensation benefits: 243, 484

Pension benefits: 11, 683

**Vocational Rehabilitation and
Employment benefits: 21, 000**

**Loan Guaranty benefits: 37, 289 with
\$2.7 billion in loans**



A New Generation of Women Veterans

47.3% less than 30; 78% less than 40

Our mission is to ensure all Women Veterans receive equitable, high-quality, and comprehensive services.

Women Veterans Coordinators



Phone VA

VGLI Insurance

1 (800) 419-1473

VA life insurance

1 (800) 669-8477

VA BENEFITS

1 (800) 827-1000



VA on the INTERNET

Information on all VA benefits and services is available

Visit www.va.gov

eBenefits

- Check status of claim
- See payment history

Visit www.ebenefits.va.gov

